

Cardholder consents Paywise:

I request to receive a Paywise salary packaging card and I agree to receiving disclosures about this card online. I understand that [Product Disclosure Statement](#) and [Financial Services Guide](#) is available online and further information on how to activate my card will be sent to me with my card. I have read and agree to be bound by the Terms and Conditions set out in the [Product Disclosure Statement](#) and declare that the details that I have provided in relation to this application are true and correct.

I acknowledge that additional rules may be imposed by my salary packaging provider regarding the use of this card and a copy of these rules have been made available to me. I hereby declare to abide by such rules and variations which are made by my salary packaging provider from time to time.

I understand that any transactions that contravenes my [employer's guidelines](#) Paywise will need to recover.

By submitting this online application, I agree to acknowledgements and consents as specified above.

Privacy

I consent to Paywise disclosing information relating to this application to third parties involved in the processes, administration and management of the card for the purposes of facilitating the operation of the card and the completion and settlement of card transactions.

Heritage is the issuer of the Paywise Salary Packaging Card.

Your salary packaging provider has entered into an arrangement with the necessary parties for Heritage to issue Paywise salary packaging cards to eligible and approved cardholders. By completing this application, you acknowledge that Heritage is not responsible for the deduction of the nominated amount listed on this application or for making any changes to this amount. Any questions, concerns or request for changes to this amount must be referred to your employer. Heritage accepts no liability in connection with your salary deduction arrangements. Heritage will make your salary deduction available for use through your Paywise salary packaging card once your application is approved and Heritage has processed your salary deduction from your employer or salary packaging provider. You are only eligible to use the Paywise salary packaging card while you are employed by your employer. Upon termination of your employment (either by you or your employer), your eligibility ceases and Heritage may, in its discretion, immediately cancel your Paywise salary packaging card and return any available funds to your employer or salary packaging provider. Your employer may then deal with any returned funds in accordance with your employment contract or arrangement. You must immediately notify your salary packaging provider if your employment is terminated.

Paywise Annual Fee Benefit

I acknowledge that Paywise will charge an Annual Benefit Fee of \$66 (inclusive of GST) per Meal Entertainment and/or Living Expense benefit associated with the Paywise Card.

I agree to Paywise collecting the Annual Benefit Fee in full from my pre-tax salary upon the Paywise Card being ordered.

I acknowledge the Annual Benefit Fee will be payable each year, in line with the anniversary of the card being ordered. Paywise will attempt to collect the fee from your pre-tax salary 1 month prior to the anniversary.

In the event the Annual Benefit Fee collection fails, Paywise will attempt to collect the Annual Benefit Fee from your subsequent pay runs however if payment is not received within 30 days of the Paywise Card being ordered or, for subsequent year Annual Benefit Fees, the anniversary of the card being ordered, Paywise will cancel your Paywise Card.

I agree that Paywise can request, at its discretion, payment of the Annual Benefit Fee directly from me if pre-tax salary requests fail.

I acknowledge the Annual Benefit Fee is not refundable if a cardholder cancels their Paywise Card part way through a year.

Cardholders are limited to one physical Paywise Card. Supplementary cards are currently not available for the Paywise Card.